

A STUDY ON THE FINANCIAL PERFORMANCE OF KUMBAKONAM CENTRAL
CO-OPERATIVE BANKM.MEEGA¹

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ABSTRACT

This project titled “A Study on Financial Performance of Kumbakonam Central Cooperative Bank Ltd.” examines the financial performance of the bank for the period 2020–2021 to 2024–2025. The study aims to analyze the liquidity, profitability, solvency, efficiency, and asset quality of the bank. The research is based on secondary data collected from annual reports and other reliable sources. Ratio analysis, along with comparative and trend analysis, is used as the main tool for evaluation. The findings reveal growth in assets and improvements in certain performance indicators, though fluctuations in liquidity and profitability were observed in some years. The study concludes that while the bank maintains a satisfactory financial position, improved liquidity management and effective control of NPAs are necessary for sustained financial stability and growth.

Keywords: Financial Performance¹, Ratio Analysis², Liquidity³, Profitability⁴, Solvency⁵, Asset Quality⁶, Cooperative Bank⁷, NPAs⁸